

EXHIBIT A

Iir Lecaj, a man
15 Juniper Street
Ipswich, MA, 01938

Case # 1640SC000020

IPSWICH DISTRICT COURT
SMALL CLAIMS

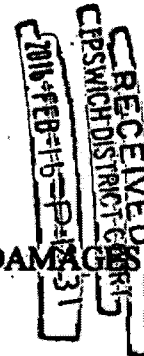
Iir Lecaj, a man,
Plaintiff

CASE NR: _____

Vs.
Robert O. Magnuson (President)
J.C. Christensen and Associates, Inc
Defendant

VERIFIED COMPLAINT FOR DAMAGES

JURY TRIAL DEMANDED



Comes now, Iir Lecaj, a consumer, claiming wrong doing by the defendant as follows;

INTRODUCTION

1. This claim is an action brought by the Plaintiff for violation of Consumer Protection Laws, Fair Credit Reporting Act (15 USC 1681), M.G.L. c. 93A §2, 940 CMR 7.00 and violation of MGL Ch.93, §66.

THE PARTIES

2. Plaintiff, Iir Lecaj, is now and at all times relevant to this action an American National. Plaintiff is a "consumer" as that term is defined within 15 U.S.C. §1692a(3) and M.G.L. c. 93, §49, (940 CMR 7.00).

3. Defendant "J.C. Christensen and Associates, Inc" is debt collector, with principal place of business: 200 14th Avenue East, Sartell, MN, 56377. J.C. Christensen and Associates, Inc" is registered to do business in Massachusetts.

4. Defendant J.C. Christensen and Associates, Inc, is debt collector as the term is defined by FDCPA 1692a (6), and M.G.L. c. 93A, s. 2 (209 CMR 18.02) and furnishers of information per FCRA, 15 U.S.C. §1681s-2.

27

II. JURISDICTION AND VENUE

5. This court has jurisdiction under Massachusetts General Law chapter 93A, is referred to as the Consumer Protection Act. The law provides for actions by the Attorney General, or by individuals.

VENUE

6. The occurrences which give rise to this action occurred in Essex County, Massachusetts and Plaintiff resides in Essex County, Massachusetts. Venue is proper in the Ipswich District Court.

III. FACTUAL ALLEGATIONS

7. Plaintiff brings this action regarding the defendant in their continued attempts to collect an alleged debt defendant claim is owed to them. However Plaintiff is without knowledge of the alleged debt defendant's claim is owed.

8. On and about April 26, 2015 this Plaintiff received a dunning letter from the defendant J.C. Christensen and Associates, Inc. where is alleged that the Plaintiff "owes an account" to defendant. (See exhibit A).

9. On and about May 2, 2015 this Plaintiff served a Notice for Validation of Debt. The notice required the defendant J.C. Christensen and Associates, Inc to validate and verify their alleged debt pursuant to 15 USC§1692g. The Notice was received on May 6, 2015 by the Defendant J.C. Christensen and Associates, Inc. (see Exhibit B)

10. On and about June 2, 2015 this Plaintiff obtained his credit report from Experian and realized the defendant J.C. Christensen and Associates, Inc. has obtained Plaintiff's credit file on April 21, 2015 without a permissible purpose twice. One Credit Pull is under the "Inquiries Shared with Others" (Hard Pulls) and the other is under "Inquiries shared only with you" (soft pulls). (See exhibit C).

11. On and about July 4, 2015 this Plaintiff sent Intent to Sue letter to defendant J.C. Christensen and Associates, Inc. On this letter the Plaintiff expressed the will to resolve the matter amicably. (See exhibit D).

12. On and about July 20, 2015 this Plaintiff received an answer of his "Intent to Sue" letter from the defendant J.C. Christensen and Associates, Inc. where is explained the reason for the credit pull. According to Delilah Stellmach, JCC has completed the investigation and the Credit Inquiries are permissible pursuant to 1681(3)(a). (See exhibit E).

13. On and about July 16, 2015 this Plaintiff obtained another new credit report from Experian and realized the defendant J.C. Christensen and Associates, Inc. has not removed the credit pulls from the credit report. (See exhibit F).

14. Accordingly the discovery of the violations stated herein occurred on April 21, 2015, and are within the statute of limitations as defined in the FCRA, 15 USC§1681p.

IV. FIRST CAUSE OF ACTION
VIOLATION OF 15 U.S.C. §1681b(f) FCRA and MGL Ch.93, §51(3)
UNPERMISSABLE CREDIT INQUERIES
(J.C. CHRISTENSEN AND ASSOCIATES, INC.)

15. Paragraphs 1-14 are re-alleged as though fully set out herein.

16. Plaintiff is a "consumer" within the meaning of the FCRA, 15 U.S.C. §1681a(c).

17. J.C. Christensen and Associates, Inc is a furnisher of information within the meaning of the FCRA, 15 USC. §1681s-2.

18. Experian is a consumer reporting agency as defined in 15 U.S.C. §1681(f), regularly engaged in the business of assembling, evaluating, and disbursing information concerning consumers for the purpose of furnishing consumer reports as defined in 15 U.S.C. §1681(a)(b), to third parties for monetary compensation.

19. J.C. Christensen and Associates, Inc violated FCRA by obtaining Plaintiff's credit report. FCRA's permissible purpose gives right to enquire the credit file only on behalf of the Creditor. J.C. Christensen and Associates, Inc violated twice the FCRA by obtaining Plaintiff's credit file. J.C. Christensen and Associates, Inc and Experian willfully violated the FCRA. Defendant's violations include, but are not limited to, the following:

- (a) J.C. Christensen and Associates, Inc willfully violated 15 U.S.C. §1681b(f) by obtaining Plaintiff's consumer report without a permissible purpose as defined by 15 U.S.C. §1681b.
- (b) Experian willfully violated 15 U.S.C. §1681b by furnishing Plaintiff's consumer report without a permissible purpose as defined by 15 U.S.C. §1681b.

20. On the FTC Staff Report with Summary of Interpretations "40 Years of Experience with the FDCPA", page 44 (3)(B), FTC and later supported by CFPB, defines the "permissible purpose". Here is what in short says: (see Exhibit G)

B. Debt collection. A collection agency, detective agency, private investigator, or attorney has a permissible "collection" purpose under this section to obtain a consumer report on a consumer for use in obtaining payment of that consumer's account on behalf of a creditor. A creditor may obtain a consumer report on an existing account to formulate its collection strategy. An attorney collecting a debt for a creditor client has a permissible purpose to obtain a consumer report on the debtor to the same extent as the client.

21. Plaintiff has endured significant economic harm as a result of the erroneous credit reporting and failure to verify and or validate their alleged debt although requested.

22. WHEREFORE, Plaintiff demands judgment for damages against J.C. Christensen and Associates, Inc for actual or statutory damages \$1000 per violation, and punitive damages, attorney's fees and costs, pursuant to 15 U.S.C. §1681n.

V.

**SECOND CAUSE OF ACTION
INVASION OF PRIVACY – VIOLATION OF MGL Ch.93, §66**

J.C. Christensen and Associates, Inc

23. Paragraphs 1-36 are re-alleged as though fully set out herein.

24. Defendant J.C. Christensen and Associates, Inc is a "debt collector" and a stranger to the Plaintiff. Plaintiff has no contractual relationship with this defendant, and has never applied for credit or services with this defendant.

25. On or about April 21, 2015, defendant J.C. Christensen and Associates, Inc, illegally obtained Plaintiff's consumer credit report of mine. Defendant J.C. Christensen and Associates, Inc is NOT a creditor, therefore defendant illegally obtained Plaintiff's consumer credit report constitutes a Tort claim for Invasion of Privacy.

26. The Plaintiff's right to privacy is also an enumerated Constitutional right, both in the Commonwealth and Federal Constitution. Plaintiff has been damaged in that their proprietary, confidential, most personal information was unlawfully and illegally breached by defendant J.C. Christensen and Associates, Inc. Importantly Plaintiff is most concerned with the fact that Plaintiff "did not" provide his social security numbers to either defendant. Plaintiff supports this assertion by the mere fact that no credit, no account, no debt, no application or services was applied nor received from the defendant.

27. Plaintiff has the right to discovery, to determine where defendant obtained his personal, private information from. Specifically Plaintiff will investigate through COMPLAINT FOR DAMAGES discovery where defendant obtained Plaintiff's social security number from, and what additional proprietary information was obtained by the defendant illegally and unlawfully, and how that information is being used. Defendant J.C. Christensen and Associates, Inc may also be guilty of identity theft under state and federal law.

28. Massachusetts further recognizes the Plaintiff's right to be free from invasions of privacy, thus Defendant violated Massachusetts General Law Chapter 93, §66 that says:

Section 66. Any person who knowingly and willfully obtains information relative to a consumer from a consumer reporting agency under false pretenses shall be punished by a fine of not more than \$5,000 or by imprisonment for not more than one year, or both.

PLAINTIFF DEMANDS
WHEREFORE,

Plaintiff demands judgment be entered against Defendant: J.C. Christensen and Associates, Inc

1. Statutory violations and actual damages, punitive damages, attorney's fees and costs of \$1,000, pursuant to 15 U.S.C. §1681n (a) (3) and 15 U.S.C. §1681o (a).
2. Statutory violations pursuant MGL Ch. 93 Sec.66 - \$5,000 for invasion of privacy.
3. Double or treble damages plus reasonable attorney's fees pursuant to M.G.L. c. 93A § 3(A);
4. Punitive damages, compensatory damages in an amount determine by law;
5. Such other and further relief as may be just and proper determine by law, at trial, or by the court.

I state under penalty of perjury, under the laws of the United States of America that the forgoing is true and correct.

Date Feb 16, 2016

By Nancy: Thr
Consumer, Claimant

SWORN AFFIDAVIT OF FACTS

I, Ilir Lecaj, hereby declare, swear and affirm the facts listed below are true and undisputed:

1. That: on April 21, 2015 J.C. Christensen obtained twice my credit file with Experian Credit Bureau.
2. That: I, Ilir Lecaj, on April 26, 2015 received a dunning letter from J.C. Christensen.
3. That: on May 2, 2015, I, Ilir Lecaj, served J.C. Christensen with a Dispute of Debt letter.
4. That: on July 4, I sent an "Intent to Sue" letter to J.C. Christensen.
5. That: in July 20, I received an answer of my Intent to Sue letter from J.C. Christensen.
6. That: I obtained a new Credit Report with Experian and the Credit Inquiries were still in my credit.

There is no doubt that J.C. Christensen and Associates Inc. violated FCRA and Massachusetts General Law Chapter 93, §66 and FDCPA for trying to collect an un-validated and un-verified debt.

I state under penalty of perjury, under the laws of the United States of America that the forgoing is true and correct.

Date Feb 14, 2016

By

Ilir Lecaj
Consumer, Claimant

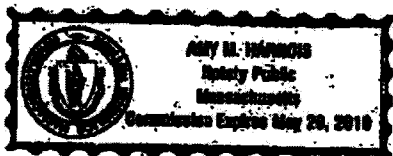
JURAT

Massachusetts Commonwealth)

Essex county)

On this 14 day of February, 2016, before me, the undersigned notary public, personally appeared Ilir Lecaj, proved to me through satisfactory evidence of identification, which were MASS DRIVERS LIC, to be the person who signed the preceding or attached document in my presence, and who swore or affirmed to me that the contents of the document are truthful and accurate to the best of his knowledge and belief.

(Official signature and seal of Notary) Amy M. Doree



Notary public: _____

WITNESS my hand and official seal.

Amy M. Doree
Signature of Notary Public

Please be aware that if the amount of debt forgiven as a result of settlement is equal to or greater than \$600.00, your current creditor may be required by Internal Revenue Code Section 6050P to report the forgiven debt to the IRS and issue a form 1099c. If you have any questions regarding your personal taxes, it is recommended you consult with a certified public accountant or other tax professional.

EXHIBIT A2

Unless you notify this office within 30 days after receiving this notice that you dispute the validity of this debt or any portion thereof, this office will assume this debt is valid. If you notify this office in writing within 30 days from receiving this notice that you dispute the validity of this debt or any portion thereof, this office will obtain verification of the debt or obtain a copy of a judgment and mail you a copy of such judgment or verification. If you request this office in writing within 30 days after receiving this notice this office will provide you with the name and address of the original creditor, if different from the current creditor.

Notice of Important Rights: You have the right to make a written or oral request that telephone calls regarding your debt not be made to you at your place of employment. Any such oral request will be valid for only ten (10) days unless you provide written confirmation of the request postmarked or delivered within seven (7) days of such request. You may terminate this request by writing to the debt collector. J.C. Christensen & Associates, Inc. PO Box 519 Sauk Rapids MN 56379.

DTV1N75

PAYMENT OPTIONS

- Go to Western Union Quick Collect. Code City: JCC, MN
- Pay by phone: 1-888-811-8203 or visit www.JCCSecurePay.com
- Pay with VISA, MasterCard, American Express or Discover by completing and returning sections 1 and 2 in the form below.

☐ INDICATE ADDRESS CORRECTIONS BELOW (Section 2)

EXHIBIT B1

Ilir Lecaj
15 Juniper Street
Ipswich, Massachusetts
01938

VIA Certified Mail# 7014 0150 0000 0645 3413

J.C.Cristensen And Associates, Inc
P.O Box 519
Sauk Rapids, MN, 56379-0519

DISPUTE THE VALIDITY OF DEBT

RE: Your letter dated April 22, 2015

Your account # 18480575

To: J.C.Cristensen And Associates, Inc

Greeting.

I got this communication from your office, (see attached copy), you say I own you \$2958.92. I do not recall that you loaned me any amount or provided any service. Can you please validate and verify the debt?

If you sell this debt, please mark it **DISPUTED**.

You do not have my permission to obtain my credit or report trade line with the CRA-s.

Thank you

Ilir Lecaj

Ilir Lecaj

Date

4/28/2015

2/18/2016

USPS.com® - USPS Tracking®

English

Customer Service

USPS Mobile

Register / Sign In



Exhibit 82

USPS Tracking®



Customer Service ›
Have questions? We're here to help.



Get Easy Tracking Updates ›
Sign up for My USPS.

Tracking Number: 70140150000086453413

Updated Delivery Day: Wednesday, May 6, 2015

Product & Tracking Information

Postal Product:
First-Class Mail®

Features:
Certified Mail™

Available Actions

DATE & TIME	STATUS OF ITEM	LOCATION
May 6, 2015, 8:42 am	Delivered	SAUK RAPIDS, MN 56379

Your item was delivered at 8:42 am on May 6, 2015 in SAUK RAPIDS, MN 56379.

May 6, 2015, 7:00 am	Available for Pickup	SAUK RAPIDS, MN 56379
May 6, 2015, 6:59 am	Arrived at Unit	SAUK RAPIDS, MN 56379
May 1, 2015, 5:01 am	Departed USPS Facility	WAITE PARK, MN 56387
April 30, 2015, 11:58 pm	Arrived at USPS Origin Facility	WAITE PARK, MN 56387
April 30, 2015, 7:01 pm	Departed USPS Facility	MINNEAPOLIS, MN 55401
April 30, 2015, 9:39 am	Arrived at USPS Origin Facility	MINNEAPOLIS, MN 55401
April 29, 2015, 12:11 am	Departed USPS Facility	BOSTON, MA 02205
April 28, 2015, 8:51 pm	Arrived at USPS Facility	BOSTON, MA 02205
April 28, 2015, 1:07 pm	Departed Post Office	ROWLEY, MA 01989
April 28, 2015, 12:35 pm	Acceptance	ROWLEY, MA 01989

Track Another Package

Tracking (or receipt) number

70140150000086453413

Track It

Manage Incoming Packages

Track all your packages from a dashboard.
No tracking numbers necessary.

Sign up for My USPS ›



P.O. Box 9701
Allen, TX 75013



0000736 01 MB 0.00% **AUTO** 07133 01938-163215 C01-P00736-1
ILIR LECAJ
15 JUNIPER ST
IPSWICH MA 01938-1632



Your personal credit report

Prepared for: ILIR LECAJ
Date: June 02, 2015
Report number: 1088-6110-63

EXHIBIT C1
Page 1 of 20

In response to your recent request, we're pleased to send you this credit report. Your credit information can change over time, so we recommend you keep track of any changes by signing up for credit monitoring at experian.com/monitor.



Scan me with your smart phone
for special offers from Experian.

Contents

- 2 About the information in this report
- 2 Tools to manage your personal credit
- 2 Disputing information in this report
- 3 Your accounts that may be considered negative
- 5 Your accounts in good standing
- 16 Record of requests for your credit history
- 18 Your personal information
- 19 Dispute form
- 20 Notification of Rights

For your attention

Visit experian.com/guest to view this credit report in a secure online environment. You may also access credit information directly and easily within the online report.



EXHIBIT C2



Prepared for: ILIR LECAJ
 Date: June 02, 2015
 Report number: 1000-5110-53

Page 16 of 20

Record of requests for your credit history

We make your credit history available to your current and prospective creditors and employers as allowed by law. Experian may list these inquiries for up to two years.

Inquiries shared with others

The section below lists all of the companies that have requested your credit information as a result of an action you took, such as applying for credit or financing or as a result of a collection. The inquiries in this section are shared with companies that receive your credit history.

Examples of inquiries shared with others include:

- a real estate loan
- a home mortgage loan
- an auto loan
- an application for credit

TD BANK N.A.
 5 COMMERCE PARK N
 BEDFORD NH 03110
 (603) 647 2111
 Address identification number:
 000208540

Date
 May 8, 2015
 Reason
 Unspecified. This inquiry is scheduled to
 continue on record until Jun 2017.

J C CHRISTENSEN & ASSOC
 200 14TH AVE E
 SARTELL MN 56377
 (320) 253 7800
 Address identification number:
 000208540

Date
 Apr 21, 2015
 Reason
 Unspecified. This inquiry is scheduled to
 continue on record until May 2017.

DISCOVER FINANCIAL SERV
 PO BOX 15316
 WILMINGTON DE 19850
 (800) 347 2883
 Address identification number:
 000208540

Date
 Jun 28, 2013
 Reason
 Unspecified. This inquiry is scheduled to
 continue on record until Jul 2015.

Inquiries shared only with you

You may not have initiated the following inquiries, so you may not recognize each source. We report these requests to you only as a record of activities, and we do not include any of these requests on credit reports to others.

We offer credit information about you to those with a permissible purpose, such as:

- other creditors who want to offer you preapproved credit;
- an employer who wishes to extend an offer of employment;
- a potential investor in assessing the risk of a current obligation;
- Experian Consumer Assistance to process a report for you;
- your current creditors to monitor your accounts (date listed may reflect only the most recent request).

These inquiries DO NOT affect your credit score.

CHASE CARD PO BOX 15286 WILMINGTON DE 19850
 (800) 432 3117
 Date of inquiry: May 21, 2015

AMERICAN EXPRESS PO BOX 881537 EL PASO TX 79088
 (802) 537 8600
 Date of inquiry: May 20, 2015; Apr 28, 2015; Mar 18, 2015; Feb 18, 2015; Jan 29,
 2015; Dec 12, 2014

TD BANK N.A. ONE HERITAGE SQ PORTLAND ME 04112
 (800) 488 4481
 Date of inquiry: May 12, 2015

TD BANK NA 64 CENTRAL ST FOXBORO MA 02035
 (508) 543 5300
 Date of inquiry: May 12, 2015

CHASE CARD PO BOX 15286 WILMINGTON DE 19850
 (800) 432 3117
 Date of inquiry: May 08, 2015

0644560659

11/15/15 03:00:00 00000716-0000-00000000

EXHIBIT C3



Prepared for: ILIR LECAJ
 Date: June 02, 2015
 Report number: 1068-8110-53

Page 17 of 20

J C CHRISTENSEN & ASSOC 200 14TH AVE E SARTELL MN 56377
 (320) 253 7800
 Date of Inquiry: Apr 21, 2015

TD BANK N.A. 32 CHESTNUT ST LEWISTON ME 04240
 (207) 755 4376
 Date of Inquiry: Mar 23, 2015

FIRST NATIONAL BANK OF OMAHA 1820 DODGE ST OMAHA NE 68102
 (402) 342 2265
 Date of Inquiry: Jan 09, 2015

EXPERIAN PO BOX 9800 ALLEN TX 75013
 (800) 311 4769
 Date of Inquiry: Oct 31, 2014; Jul 16, 2014; May 13, 2014; Apr 26, 2014; Mar 26, 2014;
 Aug 26, 2013; Oct 21, 2011; Oct 14, 2011; Dec 23, 2009

TRUELINK 100 CROSS ST STE 202 SAN LUIS OBISPO CA 93401
 (805) 762 8262
 Date of Inquiry: Aug 23, 2014; Jun 26, 2014; Jun 25, 2014; Jun 17, 2014; Jun 15,
 2014; Jun 04, 2014; May 30, 2014; May 29, 2014; May 16, 2014; May 14, 2014; May
 08, 2014; May 07, 2014; May 06, 2014; May 04, 2014; May 02, 2014; Apr 26, 2014; Apr
 08, 2014; Apr 05, 2014; Apr 04, 2014; Apr 01, 2014; Mar 27, 2014; Mar 23, 2014; Mar
 21, 2014; Mar 07, 2014; Mar 06, 2014; Mar 05, 2014; Mar 04, 2014; Mar 01, 2014; Feb
 19, 2014; Feb 07, 2014; Feb 06, 2014; Feb 05, 2014; Feb 04, 2014; Feb 01, 2014; Jan
 19, 2014; Jan 16, 2014; Jan 08, 2014; Jan 07, 2014; Jan 06, 2014; Jan 04, 2014; Jan
 03, 2014; Jan 01, 2014; Dec 26, 2013; Dec 17, 2013; Dec 08, 2013; Dec 06, 2013; Nov
 16, 2013; Nov 08, 2013; Nov 06, 2013; Oct 17, 2013; Oct 08, 2013; Sep 18, 2013

TCM BANK NA 2701 N ROCKY POINT DR STE 700 TAMPA FL 33607
 (813) 287 4880
 Date of Inquiry: May 02, 2014

SANTANDER BANK NA 450 PENN READING PA 19601
 (877) 768 2265
 Date of Inquiry: Jan 08, 2014

BK OF AMER PO BOX 17054 WILMINGTON DE 19850
 (800) 421 2110
 Date of Inquiry: Dec 06, 2013

TRANSUNION INTERACTIVE 100 CROSS ST STE 202 SAN LUIS OBISPO CA.
 93401
 (805) 762 8282
 Date of Inquiry: Nov 19, 2013; Sep 06, 2013

TRANSUNION INTERACTIVE
 No phone number available
 Date of Inquiry: Sep 06, 2013

0844500859

1-800-800-4500

EXHIBIT D1

Ilir Leca
15 Juniper Street
Ipswich, Massachusetts
01938

VIA Certified Mail# 7015 0640 0007 9064 2469

J.C.Cristensen & Associates, Inc
P.O Box 519
Sauk Rapids, MN, 56379-0519

NOTICE OF INTENT TO SUE

To: J.C.Cristensen And Associates, Inc

Greeting.

Recently I ordered my credit reports, going through it I discovered that your Law Firm, J.C.Cristensen & Associates, Inc, has obtained my credit with Experian Credit Bureau, on April 21, 2015. I am attaching a redacted copy of the page that shows the inquiry. I do not recall applying for any credit, insurance, employment or getting any service from your firm. I deem the inquiry to be non-permissible.

By obtaining my credit without a permissible purpose you have violated FCRA, 15 U.S.C. § 1681b (f) and Massachusetts General Law (MGL) c.93A.

I have the intention to sue your firm under FCRA, FDCPA and MGL but I am willing to settle this matter amicably without having to file suit and am giving you 15 days from receipt of this letter to take the opportunity to do so. If J.C.Cristensen & Associates, Inc chooses not to settle the matters at hand, then I will have no choice but to file suit and seek my remedy in a court of law.

I can be reached via email at ilecaj@jifisoft.net.

This email address is to be used only for this purpose and no other matters.

Respectfully,

Ilir Leca Ilir Leca

Date 07/04/2015

2/18/2016

USPS.com® - USPS Tracking®

English

Customer Service

USPS Mobile

Register / Sign In



Exhibit D2

USPS Tracking®



Customer Service ›
Have questions? We're here to help.



Get Easy Tracking Updates ›
Sign up for My USPS.

Tracking Number: 70150640000790642469

On Time
Expected Delivery Day: Thursday, July 8, 2015

Product & Tracking Information

Postal Product:
First-Class Mail®

Features:
Certified Mail™

Available Actions

DATE & TIME	STATUS OF ITEM	LOCATION
July 8, 2015, 8:44 am	Delivered	SAUK RAPIDS, MN 56379

Your item was delivered at 8:44 am on July 8, 2015 in SAUK RAPIDS, MN 56379.

July 8, 2015, 8:00 am	Sorting Complete	SAUK RAPIDS, MN 56379
July 8, 2015, 7:55 am	Available for Pickup	SAUK RAPIDS, MN 56379
July 8, 2015, 7:55 am	Arrived at Unit	SAUK RAPIDS, MN 56379
July 8, 2015, 4:44 am	Departed USPS Facility	WAITE PARK, MN 56387
July 8, 2015, 10:37 pm	Arrived at USPS Origin Facility	WAITE PARK, MN 56387
July 8, 2015, 7:01 pm	Departed USPS Facility	MINNEAPOLIS, MN 55401
July 8, 2015, 4:32 pm	Arrived at USPS Origin Facility	MINNEAPOLIS, MN 55401
July 7, 2015, 9:39 am	Departed USPS Facility	BOSTON, MA 02206
July 6, 2015, 11:47 pm	Arrived at USPS Facility	BOSTON, MA 02206
July 6, 2015, 5:10 pm	Departed Post Office	PSWICH, MA 01938
July 6, 2015, 10:34 am	Acceptance	PSWICH, MA 01938

Track Another Package

Tracking (or receipt) number

70150640000790642469

Track It

Manage Incoming Packages

Track all your packages from a dashboard.
No tracking numbers necessary.

Sign up for My USPS ›





J.C. Christensen
and Associates, Inc.

200 14th Avenue East | Sartell, MN 56377
p 800-692-7374 | f 320-253-7860 | www.arrayag.com

EXHIBIT E

July 20, 2015

Ilir Leca
15 Juniper St
Ipswich, MA 01938

Re: JCC Account #: 18480575
Current Creditor: Cavalry SPV I, LLC
Original Account Ending: 0617
Original Creditor: Capital One Bank, N.A.

Dear Ilir Leca,

J. C. Christensen and Associates, Inc. ("JCC") has completed its investigation regarding your recent credit bureau report inquiry.

The above account was placed with J.C. Christensen & Associates, Inc. ("JCC") for collection ("Account"). The initial collection notice mailed to you included the required language under the Fair Debt Collection Practices Act ("FDCPA") setting forth your right to dispute the debt and demand verification of the debt.

The Fair Credit Reporting Act ("FCRA") outlines under what circumstances a consumer report can be accessed. Under Section 1681b(3)(a) of the FCRA a permissible purpose is listed as: intends to use the information in connection with a credit transaction involving the consumer on whom the information is to be furnished and involving the extension of credit to, or review or collection of an account of, the consumer. Thus, JCC had a permissible purpose.

If I can be of further assistance, please don't hesitate to contact me at 320-534-3614.

Regards,

Delilah Stellmach
Compliance Director

This communication is from a debt collector and is made for the limited purpose of responding to your dispute. This is NOT an attempt to collect a debt.



0844560859